

Fill in this information to identify the case:

Debtor 1 Janice Gardner

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of WI
(State)

Case number 20-27602-kmp

Official Form 410S2**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-D

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 0090

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>01/14/2021</u>	(5) \$ <u>550.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>410A</u>	<u>01/14/2021</u>	(11) \$ <u>250.00</u>
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1

Janice Gardner

First Name Middle Name Last Name

Case number (if known) 20-27602-kmp

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti

Signature

Date 01/14/2021

Print:

Michelle Ghidotti

First Name Middle Name Last Name

Title Authorized Agent

Company

Ghidotti Berger LLP.

Address

1920 Old Tustin Ave

Number Street
Santa Ana, CA 92705

City State ZIP Code

Contact phone (949) 427 - 2010

Email bknotifications@ghidottiberger.com

CERTIFICATE OF SERVICE

On January ¹⁷, 2021, I served the foregoing documents described as Post petition fee notice on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR
Michael Edward Holsen
meh@esserlaw.com

Trustee
Rebecca R. Garcia
filings@ch13oshkosh.com

U.S. Trustee
Office of the U. S. Trustee
ustpreion11.mi.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May
Maben May

On January ¹⁷, 2021, I served the foregoing documents described as Post petition fee notice on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Janice Gardner
3085 S Wehr Road
New Berlin, WI 53146

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May
Maben May